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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

### **Official Form 101**

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your	Sophia	
	government-issued picture	First name	First name
	identification (for example, your driver's license or	Demetrius	
	passport).	Middle name	Middle name
	Diamondata	Evans	
	Bring your picture identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of	5072	
	your Social Security	XXX - XX - <u>5972</u>	XXX - XX
	number or federal	OR	OR
	Individual Taxpayer Identification number		J.,
		9xx - xx	<b>9</b> xx - xx

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Document Evans Sophia Demetrius Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names	Business name  Business name  EIN  EIN	I have not used any business names or EINs.  Business name  Business name  EIN  EIN
5.	Where you live		If Debtor 2 lives at a different address:
		358 Yates Ave  Number Street  Unit 5	Number Street
		Calumet City         IL         60409           City         State         ZIP Code           COOK         County	City State ZIP Code  County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

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Sophia Debtor 1

Demetrius

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Pa	Tell the Court About You	ır Bankruptcy	Case						
7.	The chapter of the Bankruptcy Code you				equired by 11 U.S.C. § 342(b) for page 1 and check the appropriate				
	are choosing to file	■ Chapter 7  □ Chapter 11							
	under								
		☐ Chap	☐ Chapter 12						
		☐ Chap	oter 13						
8.	How you will pay the fee	local yours subn	court for more details a self, you may pay with	about how you may cash, cashier's chec	Please check with the clerk's pay. Typically, if you are payir k, or money order. If your atto torney may pay with a credit o	ng the fee rney is			
				-	ose this option, sign and attac in Installments (Official Form				
		By la less pay t	w, a judge may, but is than 150% of the officion he fee in installments).	not required to, waiv al poverty line that a If you choose this o	est this option only if you are five your fee, and may do so on opplies to your family size and ption, you must fill out the <i>App</i> B) and file it with your petition.	ly if your income is you are unable to olication to Have the			
9.	Have you filed for bankruptcy within the	☐ No							
	last 8 years?	Yes.	District ILNB	When	11/01/2018 Case Number	18-30885			
			District ILNB	When	10/22/2015 Case Number	15-35872			
					MM / DD / YYYY				
			District	When	Case Number MM / DD / YYYY				
10.	Are any bankruptcy	■ No							
	cases pending or being filed by a spouse who is	☐ Yes.	Debtor		Relationship to you				
	not filing this case with you, or by a business parter, or by affiliate?		District	When	Case Number, if ki	nown			
	unnate.		Debtor		Relationship to you				
					Case Number, if ki				
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obtain	ned an eviction judgme	nt against you?				
			■ No. Go to line 12. □ Yes. Fill out <i>Initial</i> this bankruptcy pe		viction Judgment Against You (Fo	orm 101A) and file it with			

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Debtor 1 Sophia Demetrius Document Evans Page 4 of 71

Case Number (if known) \_\_\_\_

Name of business, if any  Name of business,	<ol> <li>Are you a sole proprietor of any full- or part-time business?</li> <li>A sole proprietorship is a</li> </ol>	■ No. □ Yes.	Go to Part 4.  Name and location of	business			
Number   Street   Number   Number   Street   Number   N	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any				
Check the appropriate box to describe your business:    Health Care Business (as defined in 11 U.S.C. § 101(27A))   Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))   Stockbroker (as defined in 11 U.S.C. § 101(53A))   Commodity Broker (as defined in 11 U.S.C. § 101(69))   None of the above    None of the above   None of the above	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street				
Health Care Business (as defined in 11 U.S.C. § 101(27A))   Single Asset Real Estate (as defined in 11 U.S.C. § 101(61B))   Stockbroker (as defined in 11 U.S.C. § 101(63A))   Commodity Broker (as defined in 11 U.S.C. § 101(6))   Nane of the above    If you are filling under Chapter 11, the court must know whether you are a small business debtor, you must attach your most rebalances beset, statement of operations, cash-flow statement, and federal income tax return or if any of th documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).   No.   I am not filling under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   What is the hazard?   If immediate attention   Yes. What is the hazard?   If immediate attention   Yes. What is the hazard?   If immediate attention   Yes. What is the property   Number   Street   Number			City			State Zip Cod	le
Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))   Stockbroker (as defined in 11 U.S.C. § 101(63A))   Commodity Broker (as defined in 11 U.S.C. § 101(69))   None of the above   If you are filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor. Yes addition of small business debtor. See 11 U.S.C. § 101(51D).   No.   I am filing under Chapter 11.   In the court must know whether you are a small business debtor, you must attach your most rebalances sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).   No.   I am filing under Chapter 11.   In the sharkruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.			Check the appropriate	box to describe your bu	siness:		
Stockbroker (as defined in 11 U.S.C. § 101(53A))   Commodity Broker (as defined in 11 U.S.C. § 101(6))   None of the above			☐ Health Care Bus	iness (as defined in 11 U	.S.C. § 101(27A))		
Commodity Broker (as defined in 11 U.S.C. § 101(6))   None of the above    None of the above   None of the above			☐ Single Asset Re	al Estate (as defined in 1	1 U.S.C. § 101(51B))		
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor you must attach your most re balance shedy a small business debtor?  For a definition of small business debtor, see 11 U.S.C. § 101(51D).  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  The Bankruptcy Code.  So you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  If you are filing under Chapter 11, the court must know whether you are a small business debtor so that appropriate deadlines. If you indicate that you are a small business debtor wou must attach your most re balance sheet, statement of operations, cash-flow statement, and fearlines debtor, see the statement of operations, cash-flow statement, and repair a small business debtor according to the definition in the Bankruptcy Code.  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. What is the hazard?  No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. What is the hazard?  If you are filing under Chapter 11, the court must know whether you are a small business debtor according to that appropriate deadlines. If you indicate that you are a small business debtor according to the definition in the balance for the property of the definition in the Bankruptcy Code.  Where I am NOT a small business debtor according to the definition in the Bankruptcy Code.  If you are filing under Chapter 11, the court must know was a small business debtor according to the definition in the Bankruptcy Code.  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the			☐ Stockbroker (as	defined in 11 U.S.C. § 10	01(53A))		
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor, so mall business debtor, see 11 U.S.C. § 101(51D).  If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must attach your most re balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  No. 1 am not filing under Chapter 11.  No. 1 am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Part 4:  Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention  No.  Yes. What is the hazard?  If immediate attention is needed, why is it needed?    Where is the property?			☐ Commodity Brok	er (as defined in 11 U.S.	C. § 101(6))		
Chapter 11 of the Bankruptcy Code and are you a small business debtor?  For a definition of small business debtor, see 11 U.S.C. § 101(51D).  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Yes. What is the hazard?  If immediate attention is needed, why is it needed?  Where is the property?  Number Street			☐ None of the abo	ve			
In Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street	business debtor, see	☐ No.	am filing under Chapte the Bankruptcy Code. I am filing under Chapte	r 11, but I am NOT a sma		-	
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street	Part 4: Report if You Own or Ha	ve Any Hazard	lous Property or Any Pro	perty That Needs Immedia	ate Attention		
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street		<b>.</b>					
public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street	property that poses or is alleged to pose a threat	_	What is the hazard?				
If immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street	public health or safety? Or do you own any						
Where is the property?  Number Street	immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is	s needed, why is it neede	d?		
Number Street	tnat needs urgent repairs?						
Other 700 C			Where is the property?				
Ott. 7ID C							
CITY State ZIP C				City	<del></del> ,	State ZIP	Code

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Debtor 1

Sophia

Demetrius

Case Number (if known)

Part 5:

Explain Your Efforts to I

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making	Incapacity. I have a mental illness or a mental deficiency that makes me

Disability.

rational decisions about finances.

My physical disability causes me

to be unable to participate in a

briefing in person, by phone, or

through the internet, even after I

duty in a military combat zone.

reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

rational decisions about finances.

My physical disability causes me

to be unable to participate in a

briefing in person, by phone, or

through the internet, even after I

duty in a military combat zone.

reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Disability.

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Sophia Demetrius

Debtor 1

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Pa	Answer These Questions	for Reporting Purposes						
6.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.						
		16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.						
		No. Go to line 16c.	sament of unough the operation of the busines	oo or investment.				
		Yes. Go to line 17.		Jahan				
		Toc. State the type of debts you o	we that are not consumer debts or business of	lebts.				
7.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.					
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		er 7. Do you estimate that after any exempt p s are paid that funds will be available to distrit	· ·				
8	How many creditors do	☐ 1-49	1,000-5,000	25,001-50,000				
	you estimate that you	<b>■</b> 50-99	□ 5,001-10,000	□ 50,001-100,000				
	owe?	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000				
9.	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion				
	estimate your assets to	<b>\$50,001-\$100,000</b>	☐ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion				
	be worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$50,000,001-\$100 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion				
_	Hamman I. da	\$0-\$50,000	\$100,000,001-\$500 million					
0.	How much do you estimate your liabilities	\$50,001-\$100,000	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion				
	to be?	\$100,001-\$100,000	\$50,000,001-\$30 Million	\$1,000,000,001-\$10 billion				
		\$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion				
Pa	Sign Below							
or	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and				
		· ·	oter 7, I am aware that I may proceed, if eligible nderstand the relief available under each chap					
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
			nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for upd 3571.					
		✗ /s/ Sophia Demetrius	Evans 🗶					
		Signature of Debtor 1	Signa	ture of Debtor 2				
		Executed on01/07/2020	) Fxecu	ited on				
		MM / DD		MM / DD / YYYY				

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Debtor 1 Sophia Demetrius Evans Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Tarek Muhammad Khalil	Date	Date: 01/09	/2020
Signature of Attorney for Debtor	Bute	MM / DD / YY	YY
Tarek Muhammad Khalil			
Printed name			
Geraci Law L.L.C.			
Firm name			<del></del>
55 E. Monroe St., #3400			
Number Street			
Number Street			
Number Street Chicago	IL	60603	_
Chicago	IL State	60603 ZIP Code	_
	State		 eracilaw.com
Chicago	State	ZIP Code	 eracilaw.com

Fill in this information to identify your case:				
Sophia	Demetrius	Evans		
First Name	Middle Name	Last Name		
First Name	Middle Name	Last Name		
. ,	r the : <u>NORTHERN</u> District of <u>II</u>	LINOIS_ (State)		
		-		
	Sophia First Name	Sophia Demetrius  First Name Middle Name  First Name Middle Name  Bankruptcy Court for the :NORTHERN District ofII		

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$0
1ь. Сору	line 62, Total personal property, from Schedule A/B	\$ 8,685
1с. Сору	v line 63, Total of all property on Schedule A/B	\$ 8,685
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$10,827
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3ь. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$41,919
Part 3:	Summarize Your Liabilities	_
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$2,579.23
	e J: Your Expenses (Official Form 106J) our monthly expenses from line 22c of Schedule J	\$2,575.00

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Case Number (if known)

Document Sophia Demetrius Debtor 1 First Name Middle Name Last Name

Part 4: Answer These Questions for Administ	rative and Statistical Records		
6. Are you filing for bankruptcy under Chapter 7  No. You have nothing to report on this part  Yes	of the form. Check this box and submit this form to the	court with your other schedules.	
family, or household purpose." 11 U.S.C. §	Consumer debts are those "incurred by an individual pri 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S   bts. You have nothing to report on this part of the form.  ules.	.C. § 159.	
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.			\$ 3,472.16
9. Copy the following special categories of claim	ns from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim	
From Part 4 of Schedule E/F, copy the follow	ving:		
9a. Domestic support obligations (Copy line 6a	)	\$_0.00	
9b. Taxes and certain other debts you owe the	government. (Copy line 6b.)	\$_0.00	
9c. Claims for death or personal injury while yo	u were intoxicated. (Copy line 6c.)	\$_0.00	
9d. Student loans. (Copy line 6f.)		\$_0.00	
9e. Obligations arising out of a separation agre priority claims. (Copy line 6g.)	ement or divorce that you did not report as	\$_0.00	
9f. Debts to pension or profit-sharing plans, an	d other similar debts. (Copy line 6h.)	\$_0.00	
9g. <b>Total.</b> Add lines 9a through 9f.		\$_0.00	

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Fill in this in	formation to ide	ntify your case and this fili	ng:	0 of 71			
Debtor 1	Sophia	Demetrius	Evans				
D.H.	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distric					
Case Number			(State)		[	Check if this is an	
(If known)						amended filing	
	orm 106A						
	e A/B: Pr					12/	15
ategory where esponsible for	you think it fits supplying corre	best. Be as complete and a	accurate as possible. If two m ce is needed, attach a separa	fits in more than one category, list the a arried people are filing together, both are te sheet to this form. On the top of any a	equally		
			other Real Esate You Own or Ha	ve an Interest In			
rait ii			any residence, building, land				
No.	•		, 0	,			
Yes.  2 Add the doll	Describe  lar value of the r	portion you own for all of v	our entries fro Part 1, includir	ng any entries for pages			
	-	-		>		\$0.	00
	Describe Your Vel	hicles					
Part 2:							
<del>-</del>		·		e registered or not? Include any vehicles secutory Contracts and Unexpired Leases.			
-		s, sport utility vehicles, mo	•	couldry contracts and onexpired Leases.			
☐No.	, ,	, , ,					
Yes.	Describe	Chevrolet	Who has an interest in the	muomoutu 2 Ohaali aaa			
	lake:	Equinox	Who has an interest in the  Debtor 1 only			claims or exemptions. Put ured claims on Schedule D:	
	lodel:	2013	Debtor 2 only	Credito	rs Who Have Cl	laims Secured by Property	
Y	ear:		Debtor 1 and Debtor 2 onl	lv	value of the roperty?	Current value of the portion you own?	
А	pproximate Milea	age: 100,000	At least one of the debtors				00
0	ther information:		Check if this is commi	\$	5,000.	\$	.00
	2013 Chevrolet E	quinox with over	instructions)	unity property (500			
ľ.							
04. Watercraft	, aircraft, motor	homes, ATVs and other re-	creational vehicles, other veh	icles, and accessories			
	Boats, trailers, mote	ors, personal watercraft, fishing	vessels, snowmobiles, motorcycle	accessories			
No.	Describe						
		oortion you own for all of y	our entries fro Part 2, includir	ng any entries for pages		\$ 5,00	0 00
you have at	tached for Part 2	2. Write that number here .		>		Ψ 3,00	7.00
Part 3:	Describe Your Per	rsonal and Household Items					
Do you own or	have any legal	or equitable interest in any	of the following items?			Current value of the	
•	, ,		-			portion you own?	
						Do not deduct secured claims or exemptions	,
	I goods and furn	nishings urniture, linens, china, kitchenw	are				
No.	тајог аррпансез, н	armare, miens, eima, nichenw	uio				
Yes.	Describe	Furniture liner	acco table 9 abairs to discount of		6000		
		rurniture, linens, small appliar	nces, table & chairs, bedroom set		\$800	\$ 800.	00

Official Form 106A/B Record # 828502 Schedule A/B: Property Page 1 of 6

Debtor 1 Sophia

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		_			

First Name Middle Name

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07.	Electronics	•				
	Examples:	Televisions and ra	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music			
	collections;	electronic devices	including cell phones, cameras, media players, games			
	No.					
	Yes.	Describe				
			Flat screen TV, printer, cell phone	\$300		
					\$	300.00
08.	Collectible	s of value				
	Examples:	Antiques and figuri	nes; paintings, prints, or other artwork; books, pictures, or other art objects;			
			collections; other collections, memorabilia, collectibles			
	No.					
	Yes.	Describe				
	163.	Describe			¢	0.00
		for oneste and	habbiaa		Φ	
09.		t for sports and				
			iic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments			
	No.	, carpentry tools, i	notical institutions			
	<b>=</b>					
	Yes.	Describe				
					\$	0.00
10.	Firearms					
	Examples:	Pistols, rifles, shot	guns, ammunition, and related equipment			
	No.					
	Yes.	Describe				
	_				\$	0.00
11.	Clothes					
		Everyday clothes,	rurs, leather coats, designer wear, shoes, accessories			
	∏No.	. , , ,	,			
	Yes.	Describe		0.400		
			Everyday clothes	\$400	•	400.00
					\$	400.00
12.	Jewelry					
	Examples:	Everyday jewelry,	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			
	gold, silver					
	gold, silver					
		Describe				
	No.	Describe	Everyday jewelry	\$300		
	No. Yes.		Everyday jewelry	\$300	\$	300.00
13.	No.		Everyday jewelry	\$300	\$	300.00
13.	No. Yes.  Non-farm a			\$300	\$	300.00
13.	No. Yes.  Non-farm a	animals		\$300	\$	300.00
13.	No. Yes.  Non-farm a  Examples:	animals		\$300	\$	300.00
13.	No. Yes.  Non-farm a  Examples: No.	<b>animals</b> Dogs, cats, birds, l		\$300	\$	300.00
13.	No. Yes.  Non-farm a  Examples: No.	<b>animals</b> Dogs, cats, birds, l	norses	\$300	\$ \$	300.00
	No. Yes.  Non-farm a  Examples: No. Yes.	animals Dogs, cats, birds, l Describe	Dogs	\$300	, <u> </u>	
	No. Yes.  Non-farm a Examples: No. Yes.  Any other	animals Dogs, cats, birds, l Describe	norses	\$300	, <u> </u>	
	No. Yes.  Non-farm a Examples: No. Yes.  Any other	animals Dogs, cats, birds, I Describe  personal and ho	Dogs	\$300	, <u> </u>	
	No. Yes.  Non-farm a Examples: No. Yes.  Any other	animals Dogs, cats, birds, l Describe	Dogs busehold items you did not already list, including any health aids you did not list		, <u> </u>	
	No. Yes.  Non-farm a Examples: No. Yes.  Any other	animals Dogs, cats, birds, I Describe  personal and ho	Dogs	\$300 \$75	\$	0.00
14.	No. Yes.  Non-farm a Examples: No. Yes.  Any other No. Yes.	animals Dogs, cats, birds, I Describe  personal and ho Describe	Dogs  busehold items you did not already list, including any health aids you did not list  books, CDs, DVDs & Family Photos		, <u> </u>	
14.	No. Yes.  Non-farm a Examples: No. Yes.  Any other No. Yes.	animals Dogs, cats, birds, I Describe  personal and ho Describe	Dogs busehold items you did not already list, including any health aids you did not list		\$	0.00 75.00
<b>14.</b>	No. Yes.  Non-farm a Examples: No. Yes.  Any other No. Yes.	animals Dogs, cats, birds, l Describe  personal and ho Describe	Dogs  busehold items you did not already list, including any health aids you did not list  books, CDs, DVDs & Family Photos		\$	0.00
<b>14.</b>	No. Yes.  Non-farm a Examples: No. Yes.  Any other No. Yes.	animals Dogs, cats, birds, l Describe  personal and ho Describe	Dogs  Dogs  Dosehold items you did not already list, including any health aids you did not list  Dooks, CDs, DVDs & Family Photos  Of your entries from Part 3, including any entries for pages you have attached		\$	0.00 75.00
<b>14.</b> 15. 4	No. Yes.  Non-farm a Examples: No. Yes.  Any other No. Yes.  Add the do for Part 3.	animals Dogs, cats, birds, l Describe  personal and ho Describe	Dogs  busehold items you did not already list, including any health aids you did not list  books, CDs, DVDs & Family Photos  of your entries from Part 3, including any entries for pages you have attached er here		\$	0.00 75.00
<b>14.</b> 15. 4	No. Yes.  Non-farm a Examples: No. Yes.  Any other No. Yes.  Add the do	animals Dogs, cats, birds, l Describe  personal and ho Describe  Ilar value of all Write that numb	Dogs  busehold items you did not already list, including any health aids you did not list  books, CDs, DVDs & Family Photos  of your entries from Part 3, including any entries for pages you have attached er here		\$	0.00 75.00
14.	No. Yes.  Non-farm a Examples: No. Yes.  Any other No. Yes.  Add the do for Part 3. Ves.	animals Dogs, cats, birds, l Describe  personal and ho Describe  Illar value of all Write that numb	Dogs  busehold items you did not already list, including any health aids you did not list  books, CDs, DVDs & Family Photos  of your entries from Part 3, including any entries for pages you have attached er here	\$75	\$	75.00 \$1,875.00
14.	No. Yes.  Non-farm a Examples: No. Yes.  Any other No. Yes.  Add the do for Part 3. Ves.	animals Dogs, cats, birds, l Describe  personal and ho Describe  Illar value of all Write that numb	Dogs  Dogs  Dousehold items you did not already list, including any health aids you did not list  books, CDs, DVDs & Family Photos  Of your entries from Part 3, including any entries for pages you have attached er here	\$75	\$ \$	75.00 \$1,875.00
14.	No. Yes.  Non-farm a Examples: No. Yes.  Any other No. Yes.  Add the do for Part 3.	animals Dogs, cats, birds, l Describe  personal and ho Describe  Illar value of all Write that numb	Dogs  Dogs  Dousehold items you did not already list, including any health aids you did not list  books, CDs, DVDs & Family Photos  Of your entries from Part 3, including any entries for pages you have attached er here	\$75	\$ urrent value of to	75.00 \$1,875.00
14.	No. Yes.  Non-farm a Examples: No. Yes.  Any other No. Yes.  Add the do for Part 3.	animals Dogs, cats, birds, l Describe  personal and ho Describe  Illar value of all Write that numb	Dogs  Dogs  Dousehold items you did not already list, including any health aids you did not list  books, CDs, DVDs & Family Photos  Of your entries from Part 3, including any entries for pages you have attached er here	\$75	\$  \$  urrent value of to	75.00 \$1,875.00
14.	No. Yes.  Non-farm a Examples: No. Yes.  Any other No. Yes.  Add the do for Part 3.	animals Dogs, cats, birds, l Describe  personal and ho Describe  Illar value of all Write that numb	Dogs  Dogs  Dousehold items you did not already list, including any health aids you did not list  books, CDs, DVDs & Family Photos  Of your entries from Part 3, including any entries for pages you have attached er here	\$75	\$ urrent value of to	75.00 \$1,875.00
14.	No. Yes.  Non-farm a Examples: No. Yes.  Any other No. Yes.  Add the do for Part 3.  You own or	personal and ho Describe  Describe  Describe and ho Describe fall  Write that numb  Describe Your Fire have any legal	Dogs  Dogs  Dousehold items you did not already list, including any health aids you did not list  books, CDs, DVDs & Family Photos  Of your entries from Part 3, including any entries for pages you have attached er here	\$75	\$ urrent value of to	75.00 \$1,875.00
14.	No. Yes.  Non-farm a Examples: No. Yes.  Any other No. Yes.  Add the do for Part 3.  You own or	personal and ho Describe  Describe  Describe and ho Describe fall  Write that numb  Describe Your Fire have any legal	Dogs  busehold items you did not already list, including any health aids you did not list  books, CDs, DVDs & Family Photos  of your entries from Part 3, including any entries for pages you have attached er here	\$75	\$ urrent value of to	75.00 \$1,875.00
14.	No. Yes.  Non-farm a Examples: No. Yes.  Any other No. Yes.  Add the do for Part 3.  You own or  Cash Examples:	animals Dogs, cats, birds, l Describe  personal and ho Describe  Illar value of all Write that numb Describe Your Fir have any legal	Dogs  busehold items you did not already list, including any health aids you did not list  books, CDs, DVDs & Family Photos  of your entries from Part 3, including any entries for pages you have attached er here	\$75	\$ urrent value of to	75.00 \$1,875.00
14.	No. Yes.  Non-farm a Examples: No. Yes.  Any other No. Yes.  And the do for Part 3. You own or  Cash Examples: No.	personal and ho Describe  Describe  Describe and ho Describe fall  Write that numb  Describe Your Fire have any legal	Dogs  busehold items you did not already list, including any health aids you did not list  books, CDs, DVDs & Family Photos  of your entries from Part 3, including any entries for pages you have attached er here	\$75	\$ urrent value of to	75.00 \$1,875.00

Debtor 1

Sophia

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Last Name

Desc Main

First Name

Middle Name

17.	Deposits of	t money			
	Examples: (	Checking, savings	, or other financial accounts;	certificates of deposit; shares in credit unions, brokerage houses,	
	and other si	imilar institutions.	If you have multiple accounts	s with the same institution, list each.	
	<b>=</b> .,	Danasika	Account Type:	Institution name:	
	Yes.	Describe	Account Type:	Institution name: Bank of America	<b>\$</b> 10.00
			Checking Account	Bank of America	· · · · · · · · · · · · · · · · · · ·
					\$ <u> </u>
18.	Bonds, mu	tual funds, or p	oublicly traded stocks		
	Examples: I	Bond funds, inves	tment accounts with brokerag	ge firms, money market accounts	
	No.				
	Yes.	Describe	Institution or issuer name	e:	
	_				\$ 0.00
19.	Non-public	lv traded stock	and interests in incorpo	orated and unincorporated businesses, including an interest in	· <del></del>
	No.	•			
	<b>=</b>		Name of Entity and Dage	and of Ourseashin.	
	Yes.	Describe	Name of Entity and Perc	cent of Ownership:	
					\$0.00
20.		-	=	tiable and non-negotiable instruments	
	-			checks, promissory notes, and money orders.	
		able instruments a	re those you cannot transfer	to someone by signing or delivering them.	
	No.				
	Yes.	Describe	Issuer name:		
					\$0.00
21.	Retirement	or pension ac	counts		
	Examples: I	Interests in IRA, E	RISA, Keogh, 401(k), 403(b),	, thrift savings accounts, or other pension or profit-sharing plans	
	No.				
	Yes.	Describe	Type of account and Ins	titution name.	
		DC30HDC	. ) po or account and mo		\$ 0.00
22	Socurity do	posits and pre	navmonte		<u> </u>
22.	=	-		vou may continue convice or use from a company	
				you may continue service or use from a company : utilities (electric, gas, water), telecommunications	
	No.	rigicemento with	andiordo, propaid rent, public	validado (dicotrio, gad, water), telecommunications	
	<b>=</b>		Institution name or indivi	idual	
	Yes.	Describe	Institution name or indivi	idual:	
					\$0.00
23.	Annuities (	A contract for a	a periodic payment of mo	oney to you, either for life or for a number of years)	
	No.				
	Yes.	Describe	Issuer name and descrip	otion:	
					\$0.00
24.	Interests in	an education	IRA, in an account in a q	ualified ABLE program, or under a qualified state tuition program.	
	26 U.S.C. §	§ 530(b)(1), 529A	(b), and 529(b)(1).		
	No.				
	Yes.	Describe	Institution name and des	scription. Separately file the records of any interests.11 U.S.C. § 521(c):	
		Describe	montation name and doc	somptions coparation, and the records of any anterestion in criefs 3 of 1(e).	\$0.00
25	Truete oa	iitable or future	interests in property (of	ther than anything listed in line 1), and rights or powers	<u> </u>
25.		intable of future	interests in property (or	ther than anything listed in line 1), and rights of powers	
	No.				
	Yes.	Describe			
					\$0.00
26.	Patents, co	pyrights, trade	marks, trade secrets, an	d other intellectual property	
	Examples: I	Internet domain na	ames, websites, proceeds fro	m royalties and licensing agreements	
	No.				
	Yes.	Describe			
					\$ 0.00
27.	Licenses f	ranchises. and	other general intangible	es ·	· · · · · · · · · · · · · · · · · · ·
			-	re association holdings, liquor licenses, professional licenses	
	No.	<u>.</u>		•	
	<b>=</b>	Dogoribo			
	Yes.	Describe			<b>*</b> 0.00
					\$

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Desc Main

Debtor 1

First Name Middle Name

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Моі	ney or prope	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.		s owed to you		
	No.			
	Yes.	Describe	Anticipated 2019 federal tax refunds \$1,800	\$1,800.00
29.	Family sup	-		
	No.	Past due or lump s	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes.	Describe		\$ 0.00
30.	Other amou	unts someone o	owes you	<b>\$</b>
			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	
	Yes.	Describe		
				\$0.00
31.		<b>insurance polic</b> Health, disability, o	ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.		Company Name & Beneficiary:	
	Yes.	Describe		\$ 0.00
32.	Any interes	st in property th	at is due you from someone who has died	<b>\$</b>
	-	ne beneficiary of a cause someone ha	living trust, expect proceeds from a life insurance policy, or are currently entitled to receive	
	No.	cause someone ne	as died.	
	Yes.	Describe		\$ 0.00
33.	_	-	Debtor v Water Reclamation District, WC # 19WC25912. GAH,LLC & Ross Tyrrell, LTD, representing	
			Exempt 100%	\$ Unknown
34.	Other conti	ingent and unli	quidated claims of every nature, including counterclaims of the debtor and rights	\$OHKHOWI
	Yes.	Describe		
35.	Any financ	ial assets you d	lid not already list	\$0.00
	No.			
	Yes.	Describe		\$0.00
26	Add the del	ller value of all	of your antring from Day 4, including any antring for pages you have attached	
			of your entries from Part 4, including any entries for pages you have attached er here	\$1,810.00
			iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No.	ii oi iiave aliy le	gal of equitable interest in any business-related property?	
	Yes.			
				Current value of the portion you own? Do not deduct secured claims or exemptions
38.		eceivable or co	mmissions you already earned	
	No.	Describe		ı
				\$0.00

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First Name Middle Name Desc Main

39.	-	-	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices		
	Yes.	Describe		¢	0.00
40.	Machinery No.	, fixtures, equip	ment, supplies you use in business, and tools of your trade	Ψ	
	Yes.	Describe		•	0.00
41.	Inventory			<b>\$</b>	0.00
	No. Yes.	Describe			
42.	Interests in	n partnerships o	r joint ventures	\$	0.00
	No.		Name of Entity and Percent of Ownership:		
	Yes.	Describe		\$	0.00
43.	Customer No.	lists, mailing lis	s, or other compilations		
	Yes.	Describe			
44	Any husin	ess-related nron	erty you did not already list	\$	0.00
	No.	ooo rolutou prop	orly you did not alloudy not		
	Yes.	Describe		\$	0.00
45	A dd 4b a da	llar value of all .	of varies at the Dark E. including any anticle for many varies at the sheet		
45.			of your entries from Part 5, including any entries for pages you have attached er here		\$ 0.00
	_				
	GH G GAL		n- and Commercial Fishing-Related Property You Own or Have an Interest In. ve an interest in farmland, list it in Part 1.		
46.		n or have any le	gal or equitable interest in any farm- or commercial fishing-related property?		
	No. Yes.	Describe			
	_			\$	0.00
47.	Farm anim Examples:	<b>als</b> Livestock, poultry,	arm-raised fish		
	No.				
	Yes.	Describe		\$	0.00
48.		her growing or I	narvested		
	No. Yes.	Describe			
40		iabina asvinas	at implements markings, fintures and tools of trade	\$	0.00
49.	No.	isning equipme	nt, implements, machinery, fixtures, and tools of trade		
	Yes.	Describe		\$	0.00
50.	Farm and	ishing supplies	chemicals, and feed	Ψ	
	No.	Describe			
	_			\$	0.00
51.	Any farm- No.	ana commercial	fishing-related property you did not already list		
	Yes.	Describe		_	
				\$	0.00
52.			of your entries from Part 6, including any entries for pages you have attached		\$0.00
			er here	1	Ψυ.υυ

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Desc Main

\$8,685.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$5,000.00 56. Part 2: Total vehicles, line 5 \$ 1,875.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$ 1,810.00 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$8,685.00 62. Total personal property. Add lines 56 through 61. ..... \$8,685.00

Record # 828502 Official Form 106A/B Page 6 of 6 Schedule A/B: Property

Fill in this in	Fill in this information to identify your case:					
Debtor 1	Sophia	Demetrius	Evans			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>IL</u>	LLINOIS(State)			
Case Number	·		-			
(If known)						

# Official Form 106C

### **Schedule C: The Property You Claim as Exempt**

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Identify the Property You Claim as Exem	ipt							
1. Which set of exemptions are you claiming? Che	eck one only, even if your sp	ouse is filing with you.						
You are claiming state and federal nonbankru	You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)							
You are claiming federal exemptions. 11 U.S.	C. § 522(b)(2)							
2. For any property you list on Schedule A/B that	you claim as exempt, fill in	the information below.						
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption					
	Copy the value from Schedule A/B	Check only one box for each exemption						
Brief 2013 Chevrolet Equinox with over description: 100,000 miles	\$_5,000	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00					
Line from Schedule A/B: 03		100% of fair market value, up to any applicable statutory limit						
Brief Furniture, linens, small appliances, table & chairs, bedroom set	\$_800	\$800	735 ILCS 5/12-1001(b) - \$800.00					
Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit						
Brief Flat screen TV, printer, cell phone description:	\$_300	\$ 300	735 ILCS 5/12-1001(b) - \$300.00					
Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit						
Brief Everyday clothes description:	\$ <u>400</u>	\$_400	735 ILCS 5/12-1001(a),(e) - \$400.00					
Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit						
Official Form 106C Record # 828502	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2					

Debtor 1 Sophia

First Name

Demetrius

Document

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Middle Name

Last Name

	Brief description of the property and line on Schedule A/B that lists this property		Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday jewelry	\$_300	\$_300	735 ILCS 5/12-1001(a),(e) - \$300.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	books, CDs, DVDs & Family Photos	\$ <u>75</u>	\$_ 75	735 ILCS 5/12-1001(a) - \$75.00
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Bank of America, 10.00	\$ <u> </u>	\$_10	735 ILCS 5/12-1001(b) - \$10.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Anticipated 2019 federal tax refunds	\$1,800	\$ _ 1,800	735 ILCS 5/12-1001(b) - \$1,800.00
Line from Schedule A/B:	28		100% of fair market value, up to any applicable statutory limit	
Brief description:	Debtor v Water Reclamation District, WC # 19WC25912. GAH,LLC & Ross Tyrrell, LTD,	\$Unknown	\$	820 ILCS 305/21 - \$0.00
Line from Schedule A/B:	representing Exempt 100%		100% of fair market value, up to any applicable statutory limit	
3. Are you claimin	ng a homestead exemption of mo	re than \$170,350?		
(Subject to adju	stment on 4/01/22 and every 3 year	ars after that for cases filed on	or after the date of adjustment .)	
No.				
Yes. Did you  No  Yes.	u acquire the property covered by t	the exemption within 1,215 day	ys before you filed this case?	
Li res.				
Official Form 1060	S Bassed # 828502		- Duamantu Varu Claim aa Evamat	Page 2 of 2

Fill in thi	s information to identify		c 1 Filod 01/09/20	Entered 01/09/20 8 of 71	) 14:31:28	Desc Main	
Debtor 1	Sophia	Demetr	ius Evans				
	First Name	Middle Name	Last Name	-			
Debtor 2				-			
(Spouse, if fil	ing) First Name	Middle Name	Last Name				
United St	ates Bankruptcy Court for the	: <u>NORTHERN</u>	District of <u>ILLINOIS</u> (State)			_	
Case Nur	mber		(State)			Check if this	s is an
(If known)						amended fi	ling
<u> Official</u>	Form 106D						
Schedu	le D: Creditors	Who Have	Claims Secured by	Property			12/15
No.	Check this box and subrest in all of the information.  List All Secured Claims	nit this form to the	roperty? e court with your other schedules. Y	ou have nothing else to report	on this form.		
					Column A	Column A	Column C
for eac	ch claim. If more than one	e creditor has a pa	an one secured claim, list the creditor articular claim, list the other creditor al order according to the creditors n	s in Part 2.	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 Por	tfolio Recovery Assoc.		Describe the property that secu	res the claim:	<b>\$</b> _10,827.36	\$ <u>5,000.00</u>	\$ <u>5,827.36</u>
	tor's Name		2013 Chevrolet Equinox with or	ver 100,000 miles	]		
PO Num	Box 41067 ber Street						
	5.000		As of the date you file, the claim	is: Check all that apply	]		
			Contingent				
Nor		/A 23541	Unliquidated				
City		State Zip Code	Disputed				
Who o	wes the debt? Check one.		Nature of Lien. Check all that app	oly.			
=	btor 1 only		An agreement you made (such	as mortgage or secured			
=	btor 2 only		car loan)				
=	btor 1 and Debtor 2 only		Statutory lien (such as tax lien,	mechanic's lien)			
At I	east one of the debtors and a	another	Judgment lien from a lawsuit				
	eck if this claim relates to mmunity debt	а	Other (including a right to offset	)			
Date D	ebt was incurred		Last 4 digits of account number	·			
Part 2:	List Others to Be Notif	ied for a Debt Tha	t You Already Listed				
trying to co	llect from you for a debt y	ou owe to someor that you listed in	out your bankruptcy for a debt that y ne else, list the creditor in Part 1, and Part 1, list the additional creditors h	d then list the collection agency	here. Similarly, if yo	ou have more	

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>10,827.36</u>

				Filad 01/00/20	Entered 01/09/20 14:3	31:28 D	esc Main	
FIII	in this inf	ormation to identify your cas	e:		9 of 71			
Deb	otor 1	Sophia [	Demetrius	Evans				
		First Name M	liddle Name	Last Name				
Deb	tor 2							
(Spou	use, if filing)	First Name M	liddle Name	Last Name				
Unit	ed States I	Bankruptcy Court for the : <u>NORT</u>	HERN District					
Cas	e Number			(State)			Check if	this is an
	nown)						amended	d filing
Offic	cial Fo	orm 106E/F						
		E/F: Creditors Who	a Haya III	ecoured Claims				12/15
ist the /B: Pr redito eeded	other paroperty (Cors with party), copy the any additi	orty to any executory contract Official Form 106A/B) and on S artially secured claims that ar	s or unexpired Schedule G: Ex e listed in Sche mber the entrie and case numb	leases that could result in ecutory Contracts and Unedule D: Creditors Who Has in the boxes on the left.	ns and Part 2 for creditors with NONP a claim. Also list executory contracts expired Leases (Official Form 106G). ve Claims Secured by Property. If mo Attach the Continuation Page to this page to the page to th	s on <i>Schedule</i> Do not include ore space is		
1. <b>Do</b>	any cred	litors have priority unsecured	claims agains	t you?				
	- i	to Part 2.	J	•				
	Yes.	to rait 2.						
		our priority unsecured claims	. If a creditor ha	s more than one priority uns	secured claim, list the creditor separate	elv for each clain	n. For	
ea no un:	ch claim I npriority a secured o	isted, identify what type of clain amounts. As much as possible,	m it is. If a claim list the claims i Page of Part 1.	n has both priority and nonpoin alphabetical order according If more than one creditor ho	riority amounts, list that claim here and ing to the creditor's name. If you have r olds a particular claim, list the other cre	show both prior more than two p	rity and	
(1 (	oi aii expi	anation of each type of claim,	see the mstruct		,	otal claim	Priority	Nonpriority
							amount	amount
Pari	2: L	ist All of Your NONPRIORITY U	nsecured Claims	•				
3. <b>Do</b>	any cred	litors have nonpriority unsecu	ured claims aga	ainst you?				
	No. You	u have nothing to report in this	part. Submit th	is form to the court with you	r other schedules.			
	Yes.							
no	npriority u	unsecured claim, list the credito	or separately for or holds a partic	each claim. For each claim	or who holds each claim. If a creditor listed, identify what type of claim it is. litors in Part 3.If you have more than the	Do not list claim	s already	
								Total claim
4.1	Creditor's N	te Portable X-ray Service	Las	t 4 digits of account number				<u>\$_12.00</u>
		ristina Ave.	Whe	en was the debt incurred?				
	Number	Street						
			As	of the date you file, the claim	is: Check all that apply.			
	Skokie	IL 6007		Contingent				
	City	State Zip Ci	ode L	Jnliquidated				
W	_	the debt? Check one.	Ш'	Disputed				
Ļ	Debtor 1	•	_	(MONDE : -				
L	Debtor 2	·		e of NONPRIORITY unsecure	ed claim:			
F	=	and Debtor 2 only one of the debtors and another		Student loans. Obligations arising out of a sepa	aration agreement or divorce			
L	=	f this claim relates to a	<del></del>	that you did not report as priority				
L	_	nity debt			ng plans, and other similar debts			
Is		subject to offest?	_					
	No			Other. Specify				
L	Yes							

Page 20 of 71 Case Number (if known) **Document** Sophia Demetrius Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After	listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	Alltran Financial, LP	Last 4 digits of account number	<u>\$ 325.58</u>
	Creditor's Name		
	5800 N Course Dr	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Houston TX 77072	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	☐ Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No		
	Yes	Other. Specify	
12	America's Financial Choice	Last 4 digits of account number	\$ 0.00
4.3	Creditor's Name	Last 4 digits of account number	<u> </u>
	570 W. Roosevelt Rd.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60607	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify PayDay Loan	
	Yes	Callot, opening	
4.4	American Alliance	Last 4 digits of account number	<b>\$</b> _124.16
	Creditor's Name		
	8725 W Higgins Road	When was the debt incurred?	
	Number Street		
	Suite #725	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60631	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	<del>-</del>	
	No	Other. Specify	
	Yes	<del>_</del>	

Debtor 1 Sophia Demetrius Demetrius Page 21 of 71 Case Number (if known)

After I	isting any entries on this page, number them be	ginning with 4.4. followed by 4.5. and so forth.	Total Claim
	and the second s	gg,	
4.5	Americash Loans LLC	Last 4 digits of account number	<b>\$</b> 842.67
	Creditor's Name		
	PO Box 1728	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Des Plaines IL 60016	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	<b>=</b>	Other. Specify PayDay Loan	
	L∐Yes ÎAT&T		<b>\$</b> 564.88
4.6		Last 4 digits of account number	\$_304.00
	Creditor's Name PO Box 8212	When was the debt incurred?	
	Number Street		
	Number Sueet		
		As of the date you file, the claim is: Check all that apply.	
	Aurora IL 60572-8212	Contingent	
	City State Zip Code	Unliquidated	
-	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	
	Yes		
4.7	Blaze	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	Po Box 5096	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57117	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only	The state of the s	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No		
	Yes	Other. Specify	

Page 22 of 71 Case Number (if known) **Document** Sophia Demetrius Debtor 1

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8	Capital One	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	PO Box 30285	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Salt Lake City UT 84130	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.9	Captial one N.A	Last 4 digits of account number	\$ <u>637.50</u>
	Creditor's Name		
	PO Box 71083	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Charlotte NC 28272	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	<b></b> Yes	_	
4.10	CarShield	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	333 Mid Rivers Mall Drive	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Cottleville MO 63376	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify	
	Yes	<b>-</b>	

Page 23 of 71 Case Number (if known) **Document** Sophia Demetrius Debtor 1

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	CB INDIGO/GF	Last 4 digits of account number NULL	\$ <u>264.00</u>
	Creditor's Name	2040-2040	
	Po Box 4499	When was the debt incurred? 2019-2019	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Beaverton OR 97076	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.12	Cermak Immediate Care	Last 4 digits of account number	<b>\$</b> 66.47
	Creditor's Name		
	5741 w Cermak Rd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Cicero IL 60804	Unliquidated	
Ι,	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١.,	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No		
	Yes	Other. Specify	
4.42	Chard Snyder	Last 4 digits of account number	<b>\$</b> 1,000.80
4.13	Creditor's Name	Lust 4 digits of decount fluinber	¥ <u></u>
	3510 Irwin Simpson Rd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Mason OH 45040		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify	
	Yes		

Page 24 of 71 Case Number (if known) **P**ocument Sophia Demetrius Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
	7		
4.14	<b>-</b>	Last 4 digits of account number	<u>\$ 622.47</u>
	Creditor's Name		
	P O box 182051	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Columbus OH 43218	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.15	Chase Bank	Last 4 digits of account number	<u>\$ 656.47</u>
	Creditor's Name		
	PO Box 15298	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 19850	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		200.04
4.16	4	Last 4 digits of account number	\$ <u>602.61</u>
	Creditor's Name	When we the debt become do	
	755 Baywood Driver	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Petaluma CA 94954	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	- (NONDERDITY	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	<u>_</u>	
	No	Other. Specify	
	Yes		

Schedule E/F: Creditors Who Have Unsecured Claims

Debtor 1 Sophia Demetrius Page 25 of 71 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** City of Chicago Bureau Parking \$ 0.00 Last 4 digits of account number Creditor's Name 121 N. LaSalle St When was the debt incurred? Number Room 107 As of the date you file, the claim is: Check all that apply. Contingent 60602 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Debt Owed Yes City of Chicago Deapartment of Finance \$ 1,920.61 Last 4 digits of account number 4.18 Creditor's Name When was the debt incurred? 111 w Jackson Blvd Number Ste. 600 As of the date you file, the claim is: Check all that apply. Contingent Chicago 60604 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_ Yes Comcast Cable Corporation 4917 **\$** 640.00 Last 4 digits of account number 4.19 Creditor's Name 2019-2019 1309 Technology Pkwy When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Cedar Falls 50613 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor

Yes

Debtor 1 Sophia Demetrius Decument Page 26 of 71 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** ComEd **\$** 72.55 Last 4 digits of account number \_ Creditor's Name P O box 6111 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Carol Stream 60197 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_ Yes Commonwealth Edison \$ 1,219.00 Last 4 digits of account number 4.21 Creditor's Name 3 Lincoln Center 4th Floor When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Oakbrook Terrace 60181 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_\_\_Utility Bills/Cellular Service Yes Credit First Nation Association **\$** 782.92 Last 4 digits of account number \_ 4.22 Creditor's Name PO Box 81410 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Cleveland OH 44181 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_ Yes

Debtor 1 Sophia Demetrius Demetrius Page 27 of 71 Case Number (if known)

After	listing any entries on this page, number them be	eginning with 4.4. followed by 4.5. and so forth.	Total Claim
	_	· · · · · · · · · · · · · · · · · · ·	
4.23	Eagles View Apartments	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	14103 S. Tracy #1A	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	D: 11 00007	Contingent	
	Riverdale IL 60827	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profice sharing plans, and other similar debts	
	No	Other. Specify	
	Yes	Other. Specify	
4.24	Extra Space Storage	Last 4 digits of account number	<b>\$</b> _608.20
7.27	Creditor's Name		
	4222 S Pulaski Rd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60632	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	■ No	Other. Specify	
_	∐Yes First Premier Bank		<b>*</b> 0.00
4.25		Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name 3820 N. Louise Ave	When was the debt incurred?	
	Number Street		
	P.O. Box 5515		
	F.O. BOX 9313	As of the date you file, the claim is: Check all that apply.	
	Sioux Falls SD 57107	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	_	

Page 28 of 71 **Document** Sophia Demetrius Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Grant & Weber, Inc \$ 360.03 Last 4 digits of account number \_ Creditor's Name 5586 S. Fort Apache Road When was the debt incurred? Number Suite 110 As of the date you file, the claim is: Check all that apply. Contingent Las Vegas NV 89148 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_ Yes Harris & Harris, LTD \$ 1,368.27 Last 4 digits of account number 4.27 Creditor's Name When was the debt incurred? 111 W Jackson Blvd Number Suite 400 As of the date you file, the claim is: Check all that apply. Contingent Chicago 60604 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_\_Collecting for Creditor Yes Honest Loans **\$** 500.00 Last 4 digits of account number \_ 4.28 Creditor's Name 9909 Manchester Rd #314 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Des Peres MO 63122 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_

Yes

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Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Jefferson Capital Systems LLC \$ 1,194.68 Last 4 digits of account number \_ Creditor's Name PO Box 7999 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Saint Cloud MN 56302 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Extended to Debtor(s) Yes K Jordan \$ 602.00 Last 4 digits of account number 4.30 Creditor's Name P.O. Box 800849 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Dallas 75380 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_ Yes Linebarger Goggan Blair & Sampson, LLP \$ 2,133.00 Last 4 digits of account number \_ 4.31 Creditor's Name 233 South Wacker Drive Ste 4030 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Chicago 60606 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No

Other. Specify \_\_ Attorney's Fees & Notice

Yes

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Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** LVNV Funding LLC \$ 325.58 Last 4 digits of account number Creditor's Name PO Box 10584 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Greenville SC 29603 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Yes Majestic Lake Financial \$ 5,395.00 Last 4 digits of account number 4.33 Creditor's Name When was the debt incurred? 635 East Hwy 20 Number Street As of the date you file, the claim is: Check all that apply. Contingent Upper Lake CA 95485 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_ Yes MISSION LANE/TAB BANK NULL \$ 274.00 Last 4 digits of account number \_ 4.34 Creditor's Name 2019-2019 When was the debt incurred? 101 2Nd St Ste 350 As of the date you file, the claim is: Check all that apply. Contingent San Francisco CA 94105 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_\_ Credit Card or Credit Use Yes

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Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** National General \$ 787.00 Last 4 digits of account number \_ Creditor's Name Po box 3199 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Winston Salem NC 27102 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_ Yes Nationwide Loans LLC 3060 \$ 1,363.00 Last 4 digits of account number 4.36 Creditor's Name 2014-2014 3435 N Cicero Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago 60641 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_ Yes 4.37 NM Lab **\$** 742.00 Last 4 digits of account number \_ Creditor's Name PO Box 4090 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Carol Stream 60197 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest?

No

Yes

Other. Specify \_

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page				
After listing any entries on this page, number them l	beginning with 4.4, followed by 4.5, and so forth.	Total Claim		
4.38 Northweastern Medicine	Last 4 digits of account number	\$ <u>426.42</u>		
Creditor's Name				
Po Box 4090	When was the debt incurred?			
Number Street				
	As of the date you file, the claim is: Check all that apply.			
	Contingent			
Carol Stream IL 60197	Unliquidated			
City State Zip Code	Disputed			
Who owes the debt? Check one.	□			
Debtor 1 only				
Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐			
Debtor 1 and Debtor 2 only	Student loans.			
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
Check if this claim relates to a	that you did not report as priority claims			
community debt	Debts to pension or profit-sharing plans, and other similar debts			
Is the claim subject to offest?	<u> </u>			
No	Other. Specify			
Yes		. 100 11		
4.39 Northwestern Medicine	Last 4 digits of account number	<u>\$ 166.41</u>		
Creditor's Name	When was the debt incurred?			
PO Box 4090	when was the debt incurred?			
Number Street				
	As of the date you file, the claim is: Check all that apply.			
0 10	Contingent			
Carol Stream IL 60197	Unliquidated			
City State Zip Code Who owes the debt? Check one.	Disputed			
Debtor 1 only	_			
Debtor 2 only	Type of NONPRIORITY unsecured claim:			
Debtor 1 and Debtor 2 only	Student loans.			
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	that you did not report as priority claims			
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts			
No	Other Consist.			
Yes	Other. Specify			
Northweatern Medicine	Last 4 digits of account number	<b>\$</b> 373.11		
Creditor's Name	Last 4 digits of account number	<u> </u>		
28155 Network Place	When was the debt incurred?			
Number Street	<del></del>			
	As of the date you file, the claim is: Check all that apply.			
Chicago IL 60673	Contingent			
City State Zip Code	Unliquidated			
Who owes the debt? Check one.	Disputed			
Debtor 1 only				
Debtor 2 only	Type of NONPRIORITY unsecured claim:			
Debtor 1 and Debtor 2 only	Student loans.			
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
Check if this claim relates to a	that you did not report as priority claims			
community debt	Debts to pension or profit-sharing plans, and other similar debts			
Is the claim subject to offest?				
No	Other. Specify			
Yes	Satot. Opooliy			

Page 33 of 71 **Document** Sophia Demetrius Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Northwestern Medicine \$ 1,353.86 Last 4 digits of account number \_ Creditor's Name Po Box 4090 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Carol Stream 60197 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_ Yes Northwestern Memorial Hospital \$ 1,000.00 Last 4 digits of account number 4.42 Creditor's Name When was the debt incurred? 251 E. Huron St. Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago 60611 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Services Yes Opportunity Financial \$ 2,000.00 Last 4 digits of account number \_ 4.43 Creditor's Name When was the debt incurred? 11 E. Adams St As of the date you file, the claim is: Check all that apply. Contingent Chicago 60603 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify PayDay Loan Yes

Debtor 1 Sophia Demetrius Demetrius Page 34 of 71 Case Number (if known)

Pa	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page				
After	listing any entries on this page, number them I	beginning with 4.4, followed by 4.5, and so forth.	Total Claim		
4.44	Opportunity Financial LLC	Last 4 digits of account number	\$ <u>1,491.80</u>		
	Creditor's Name	When was the debt incurred?			
	130. E Randolph St	when was the debt incurred?			
	Number Street				
	Suite 3400	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Chicago IL 60601	Unliquidated			
	City State Zip Code Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans.			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offest?				
	No	Other. Specify			
	Yes				
4.45	Peoples Gas	Last 4 digits of account number	\$ <u>660.21</u>		
	Creditor's Name				
	200 E. Randolph Dr.	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Chicago IL 60601	Unliquidated			
	City State Zip Code	Disputed			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans.			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offest?				
	No	Other. Specify Utility Bills/Cellular Service			
	Yes				
4.46	Portfolio Recover Associates, LLC	Last 4 digits of account number	<u>\$ 255.37</u>		
	Creditor's Name				
	Po Box 41067	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Norfolk VA 23541	Unliquidated			
	City State Zip Code	Disputed			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans.			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offest?				
	No	Other. Specify			
	Yes	<del>_</del>			

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FC:	1001 NORPRIORITI Offsecured Claims - V	ovitinuation rage	
After li	sting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.47	Premier Bankcard, Llc	Last 4 digits of account number	\$ <u>1,049.62</u>
	Creditor's Name		
	Po Box 7999	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Saint Cloud MN 56302	Unliquidated	
١,	City State Zip Code  Who owes the debt? Check one.	Disputed	
i	Debtor 1 only		
ľ	<b>≒</b>	T (NONDRIGHTY d. l. l. l.	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ļ	Debtor 1 and Debtor 2 only	Student loans.	
ļ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
١,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l i	No	<b>—</b> 0.11	
l i	Yes	Other. Specify	
	Primary Care Psychology Associates	Lant A divide of account mumbers	<b>\$</b> 120.80
4.48	Creditor's Name	Last 4 digits of account number	\$ <u>120.00</u>
	400 Skokie Blvd	When was the debt incurred?	
	Number Street		
	Suite 245		
	Suite 245	As of the date you file, the claim is: Check all that apply.	
	Northbrook IL 60062	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
[	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
İ	Debtor 1 and Debtor 2 only	Student loans.	
İ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ľ	Check if this claim relates to a	that you did not report as priority claims	
L	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.49	Progressive Leasing	Last 4 digits of account number	<b>\$</b> 0.00
	Creditor's Name		
	256 w Data Drive	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Draper UT 84020	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
!	Debtor 1 only		
!	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans.	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	<u>_</u>	
	No	Other. Specify	
I	Yes		

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Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Radiation Loan \$ 1,000.00 Last 4 digits of account number Creditor's Name 10 S. Riverside Plaza When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60606 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_ Yes Sequium Asset Solutions, LLC \$ 564.88 Last 4 digits of account number 4.51 Creditor's Name When was the debt incurred? 1130 Northchase Parkway, suite 150 Number Street As of the date you file, the claim is: Check all that apply. Contingent Marietta 30067 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_ Yes TBOM/ATLS/FORTIVA MC NULL **\$** 687.00 4.52 Last 4 digits of account number Creditor's Name 2019-2019 When was the debt incurred? 5 Concourse Pkwy As of the date you file, the claim is: Check all that apply. Contingent Atlanta GA 30328 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_\_ Credit Card or Credit Use Yes

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Your NONPRIORITY Unsecured Claims - Continuation Page

			Tatal Olahu
After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
	TBOM/TOTAL CRD	Last 4 digits of account number NULL	<b>\$</b> 279.00
4.53		Last 4 digits of account number NULL	\$ 279.00
	Creditor's Name	When was the debt incurred? 2019-2019	
	5109 S Broadband Ln	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57108	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a		
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	∐Yes		
4.54	TBOM/TOTAL CRD	Last 4 digits of account number NULL	<u>\$ 295.00</u>
	Creditor's Name	2040-2040	
	5109 S Broadband Ln	When was the debt incurred? 2019-2019	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Sioux Falls SD 57108	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONDRIODITY unaccured claims	
	=	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.55	The Illinois Tollway	Last 4 digits of account number	\$2,998.70
4.00	Creditor's Name		
	PO Box 5544	When was the debt incurred?	
	Number Street	<del></del>	
	Number Succe		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60680	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	L Debte to pension of profit-straining plane, and other similar debts	
	No	<b>=</b>	
	$\vdash$	Other. Specify	
	Yes		

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Page 38 of 71 **Document** Sophia Demetrius Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Tidewater Motor Credit \$ 0.00 Last 4 digits of account number Creditor's Name 6520 Indian River Road When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent VA 23464 Virgina Beach Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Deficiency, Repo'd/Surr'd Auto Yes Webbank/Fingerhut NULL \$ 0.00 Last 4 digits of account number 4.57 Creditor's Name 2012-2015 6250 Ridgewood Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Saint Cloud MN 56303 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_\_\_Credit Card or Credit Use Yes Wow **\$** 379.74 4.58 Last 4 digits of account number Creditor's Name When was the debt incurred? 1401 Huntington Dr As of the date you file, the claim is: Check all that apply. Contingent Calumet City 60409 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_ Yes

Case 20-00678 Doc 1 Filed 01/09/20 Entered 01/09/20 14:31:28 Desc Main Page 39 of 71 Case Number (if known) **Document** Sophia Demetrius Debtor 1 \$ 809.94 Xfinity 4.59 Last 4 digits of account number Creditor's Name P O box 4928 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Oak Brook Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify \_\_\_ Yes List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Secretary of State, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 7848 Line 17 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number 10th Floor Madison WI 53707 Last 4 digits of account number \_ City State Zip Code Arnold Scott Harris PC, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Line \_\_\_17\_\_ of (Check one): Part 1: Creditors with Priority Unsecured Claims 111 W Jackson Blvd Ste 600 Part 2: Creditors with Nonpriority Unsecured Claims

IL

State Zip Code

60604

Chicago

Official Form 106E/F

Last 4 digits of account number \_\_\_\_ \_\_\_

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Debtor 1 Sophia

Demetrius

**Pocument** 

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\_\_\_\_\_

Bomoundo

Last Name

Part 4:	Add the Amounts for Each Type of Unsecured Claim
---------	--

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. <b>Other.</b> Add all other nonpriority unsecured claims.  Write that amount here.	6i.	\$41,919.31
	6j. <b>Total.</b> Add lines 6f through 6i.	6j.	\$31

==	ll in this int	Caso 20 formation to iden	1.00679 Doc 1 Ei	lad 01/00/20		d 01/09/20 14:31:28	Desc Main	
		ormation to iden	iny your case.			L of 71		
D	ebtor 1	Sophia First Name	Demetrius  Middle Name	Evans Last Name	-			
D	ebtor 2		mode (dile	Zaot Namo	_			
(S	pouse, if filing)	First Name	Middle Name	Last Name				
U	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of <u>IL</u>	LINOIS (State)			_	
	ase Number f known)			(Glaic)			Check if this is an	
		orm 106C					amended filing	
		orm 106G	ory Contracts and U					12/15
nforradditi	mation. If mitonal pages  Do you hav  No. Cho  Yes. Fill  ist separat	nore space is needs, write your name e any executory each this box and so in all of the informely each person	eded, copy the additional page, five and case number (if known).  contracts or unexpired leases?  submit this form to the court with y mation below even if the contracts  or company with whom you have	our other schedules. Y or leases are listed in	ontries, and and and and and and and and and and	responsible for supplying correct tach it to this page. On the top of a single set of report on this form.  3: Property (Official Form 106A/B)  what each contract or lease is for (et for more examples of executory contracts)	any (for	
	nexpired le		hom you have the contract or lea	ise		State what the contract or leas	se is for	
2.1								
	Name							
	Number	Street						
	City		State Zip Co	ode	_			
2.2	·		·					
	Name				_			
	Number	Street			_			
	Number	oueer						
	City		State Zip Co	de				
2.3					_			
	Name							
	Number	Street			_			
	City		State Zip Co	ode	_			
2.4	N				_			
	Name				_			
	Number	Street						
	City		State Zip Co	ode	_			
2.5								
	Name				_			
	Number	Street			_			

State Zip Code

City

Official Form 106G

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Fill in this in	formation to iden	tify your case:	
Debtor 1	Sophia	Demetrius	Evans
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of <u>l</u> l	
Case Number	·		(State)
(If known)			

## Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

ally F	Auditio	onal Pages, write your name and	u case number (ii known). Answ	er every question.	
1. [	Do you	u have any codebtors? (If you ar	re filing a joint case, do not list eit	her spouse as a codel	btor.)
	No	).			
	Ye	es			
			I in a community property state levada, New Mexico, Puerto Rico		nity property states and territories include
'		o. Go to line 3.	evada, New Mexico, Fuello Nico	, rexas, washington,	and wisconsin.)
	=		ise, or legal equivalent live with yo	ou at the time?	
L	֓֞֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	No			
		Yes. Inwhich community state	e or territory did you live?	Fill in	the name and current address of that person.
				<del></del>	
		Name of your spouse, former spouse or l	legal equivalent		
		Number Street			
		City	State	Zip Code	
		•	• •		pouse is filing with you. List the person
		=		-	re you have listed the creditor on cial Form 106G). Use Schedule D,
		lule E/F, or Schedule G to fill ou		0.00.00.00.00.00	
	Colu	umn 1: Your codebtor			Column 2: The creditor to whom you owe the debt
					Check all schedules that apply:
3.1					Schedule D, line
	Nan	ne			Schedule E/F, line
	Nur	mber Street			Schedule G, line
	City	<i>I</i>	State	Zip Code	_
3.2					Schedule D, line
	Nan	ne			Schedule E/F, line
	Nur	mber Street			Schedule G, line
	City		State	Zip Code	_
3.3					Schedule D, line
	Nan	ne			Schedule E/F, line
	Nur	mber Street			Schedule G, line
	City	/	State	Zip Code	

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		•	AAAA	<u> </u>
Fill in this ir	nformation to ident	ify your case:		
Debtor 1	Sophia	Demetrius	Evans	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
Case Numbe	r		_	Check if this is:
(If known)	·		_	
				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date
fficial F	orm 106I			MAA / DD / MAYAY
moiari	<u> </u>			MM / DD / YYYY

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spo	use
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed  X Not employed	d	Employed  Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation				
	Occupation may Include student or homemaker, if it applies.	Employers name				
		Employers address				
		How long employed there?				
Pa	rt 2: Give Details About Monthl	ly Income				
	spouse unless you are separated.  If you or your non-filing spouse har	he date you file this form. If you have more than one employer, combined, attach a separate sheet to this form.	e the information for a	•		
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.		y and commissions (before all payer all payer) alculate what the monthly wage wo		\$3,472.16	\$0.00	
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00	
4.	Calculate gross income. Add line	e 2 + line 3.		\$3,472.16	\$0.00	
				7-,		

 Official Form 106I
 Record #
 828502
 Schedule I: Your Income
 Page 1 of 2

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Case Number (if known) Document Sophia Demetrius Debtor 1 First Name Last Name

			For Debtor 1	For Debtor 2 or non-filing spouse	
Co	py line 4 here	4.	\$3,472.16	\$0.00	
5. List a	Il payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a.	\$362.00	\$0.00	
5b.	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
5c.	Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
5d.	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5e.	Insurance	5e.	\$530.93	\$0.00	
5f.	Domestic support obligations	5f.	\$0.00	\$0.00	
5g.	Union dues	5g.	\$0.00	\$0.00	
5h.	Other deductions. Specify:	5h.	\$0.00	\$0.00	
6. Add th	ne payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$892.93	\$0.00	
7. Calcu	late total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,579.23	\$0.00	
8. List al	l other income regularly received:	_			
8a.	Net income from rental property and from operating a business,				
	profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
	monthly net income.	8a.	\$0.00	\$0.00	
8b.	Interest and dividends	8b.	\$0.00	\$0.00	
8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
	dependent regularly receive		,		
	Include alimony, spousal support, child support, maintenance, divorce				
	settlement, and property settlement.				
8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
8e.	Social Security	8e.	\$0.00	\$0.00	
8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
	Include cash assistance and the value (if known) of any non-cash				
	assistance that you receive, such as food stamps (benefits under the				
	Supplemental Nutrition Assistance Program) or housing subsidies.				
	Specify:				
8g.		8g. —	\$0.00	\$0.00	
8h.	Other monthly income. Specify:	8h. —	\$0.00	\$0.00	
9. <b>Ad</b>	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00	\$0.00	
10. <b>Ca</b>	culate monthly income. Add line 7 + line 9.	10.	\$2,579.23 +	\$0.00	= \$2,579.23
Ade	d the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	<del>+2,010.20</del>	Ψ0.00	ΨΞ,073.20
Inc oth Do	te all other regular contributions to the expenses that you list in Schedul lude contributions from an unmarried partner, members of your household, yer friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are ecify:	our dependen			11. \$0.00
12. <b>Ad</b>	d the amount in the last column of line 10 to the amount in line 11. The re	sult is the com	bined monthly income.		
Wr	ite that amount on the Summary of Schedules and Statistical Summary of C	ertain Liabilitie	•	t applies	12. <b>\$2,579.23</b>
13. <b>Do</b>	you expect an increase or decrease within the year after you file this form  No.	n <i>?</i>			
х	Yes. Explain:  Debtor is on medical leave and does not earn or Debtor plans to retire and live off of her monthly	-		s of the date of filing.	

	formation to identify you	ur case:						
Debtor 1	Sophia First Name	Demetrius Middle Name	Evans Last Name	Che	ck if this is:	•	A maddle man 1 and 12	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			nt showing pos f the following	st-petition chapter 13 date:	
United States	Bankruptcy Court for the :	NORTHERN DISTRICT OF	ILLINOIS_					
Case Number (If known)	·		-		MM / DD / Y		2 because Debtor 2	
Official F	orm 106J					separate hous		
Schedul	e J: Your Exp	enses					12/	2/15
-	needed, attach another s		are filing together, both a top of any additional pag			_		
Part 1:	escribe Your Household							
=	Go to line 2.  Does Debtor 2 live in a selon.	eparate household? file a separate Schedule	J.					
-	nave dependents?	No X Yes. Fill out th	is information for	Dependent's relat	•	Dependent's age	Does dependent live with you?	
Debtor 2			nt	Unemployed r	nenhew	24	No	-
Do not st names.	ate the dependents'						X   Yes     X   No     Yes     Yes     X   Yes     Xes     Xe	
expense	expenses include s of people other than and your dependents?	X No Yes					_	
	stimate Your Ongoing Mo							
expenses as o	f a date after the bankru date.	· · ·	ss you are using this form upplemental Schedule J, see if you know the value		=			
of such assist	ance and have included	it on Schedule I: Your In	come (Official Form 106l.	)			Your expenses	
any rent	al or home ownership ex for the ground or lot. cluded in line 4:	xpenses for your resider	ce. Include first mortgage	e payments and		4.	\$1,000.00	0
4a. Re	al estate taxes					4a.	\$0.00	0
4b. Pro	operty, homeowner's, or r	enter's insurance				4b.	\$0.00	0
	me maintenance, repair,					4c.	\$75.00	_
4d. Ho	meowner's association or	r condominium dues				4d.	\$0.00	U

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Case Number (if known) \_

Sophia Debtor 1

Demetrius First Name Middle Name Last Name

			Your expen	ses
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$100.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$105.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$650.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$115.00
10.	Personal care products and services	10.		\$110.00
11.	Medical and dental expenses	11.		\$70.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.		\$300.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$50.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$0.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 106J Record # 828502 Schedule J: Your Expenses Page 2 of 3

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Sophia Demetrius Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: \_ 22.. Your monthly expense: Add lines 4 through 21. \$2,575.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$2,579.23 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$2,575.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$4.23 Subtract your monthly expenses from your monthly income. 23c. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Yes. Explain Here:

Official Form 106J Record # 828502 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to ident	ify your case:	
Debtor 1	Sophia	Demetrius	Evans
	First Name	Middle Name	Last Name
Debtor 2	-	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number (If known)		the : <u>NORTHERN</u> District of _	ILLINOIS (State)

### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an	n attorney to help you fill out bankruptcy forms?
■ No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read th correct.	ne summary and schedules filed with this declaration and that they are true and
correct.	
🗶 /s/ Sophia Demetrius Evans	×
Signature of Debtor 1	Signature of Debtor 2
Date 01/07/2020	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	formation to ider		301110111
Debtor 1	Sophia	Demetrius	Evans
Debtor 2	First Name	Middle Name	Last Name
(Spouse, if filing) United States	First Name  Bankruptcy Court for	Middle Name or the : <u>NORTHERN</u> District of <u>ILL</u>	Last Name
Case Number (If known)	r		(State)

### Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital St	atus and Where You Lived Before		
01. What is your current marital status?			
Married			
Not married			
02 During the last 3 years, have you lived an No.	ywhere other than where you live no	w?	
Yes. List all of the places you lived in th	e last 3 years. Do not include where y	ou live now.	
Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		Same as Debtor 1	Same as Debtor 1
14100 S Atlantic Ave	FROM 11/2018		
Chicago IL 60827-2422	To 07/2019		
03 Within the last 8 years, did you ever live w property states and territories include Ari and Wisconsin.)	·		- · ·
No.			
Yes. Make sure you fill out Schedule H:	Your Codebtors (Official Form 106H).		
Part 2: Explain the Sources of Your Incom	e		

Record # 828502

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Debtor 1 Sophia **Demetrius** Evans Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$3,472 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$20,000 est For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2019) Operating a business Operating a business Wages, commissions, \$55,384 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2018) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Sophia **Demetrius** Evans Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,825\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

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ebto	or 1	Sophia	Demetrius	Evans	Case Number (if kn	own)	
		First Name	Middle Name	Last Name			
11			ou filed for bankruptcy, did a ment because you owed a d	any creditor, including a bank or ebt?	financial institution, set off an	y amounts from y	our accounts
	1	No. Go to line 11					
		Yes. Fill in the inform	ation below.				
12		-	ı filed for bankruptcy, was aı r, a custodian, or another of	ny of your property in the posses ficial?	sion of an assignee for the be	nefit of creditors,	a
	N	lo.					
	ПΥ	es.					
	art 5:		s and Contributions				
13	_		ou filed for bankruptcy, did y	ou give any gifts with a total valu	le of more than \$600 per pers	on?	
	1		. Common de mille				
14	_	Yes. Fill in the details	_	ou give any gifts or contribution	with a total value of more th	an \$600 to any cha	rity?
	_		ou meu for bunkruptey, uiu y	you give any gines or contribution.	with a total value of more th	an voco to any one	iiity i
	<b>■</b> 1	No. Yes. Fill in the details	s for each gift.				
			· ·				
P	art 6:	List Certain Loss	ses				
15		nin 1 year before you bling?	ı filed for bankruptcy or sind	ce you filed for bankruptcy, did yo	ou lose anything because of t	neft, fire, other dis	aster, or
	1	No.					
		Yes. Fill in the details	for each gift.				
	art 7	List Certain Pay	ments or Transfers				
16	con	sulted about seekin	g bankruptcy or preparing a	ou or anyone else acting on your bankruptcy petition? rs, or credit counseling agencies			ou
		No.					
		Yes. Fill in the details	S				
	ľ	Party Contact Info		Description and value of any p	roperty transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.				From	\$2,535.00
		55 E. Monroe Stree	et #3400			09/19/2019 - 01/07/2020	
		Chicago,IL 60603					
	1	Party Contact Info		Description and value of any p	roperty transferred	Date payment or transfer	Amount of payment
		Hananwill Credit Co	ounseling	Credit Counseling Services		2019	\$25.00
		115 N. Cross St.					
		Robinson, IL 62454	1				
17	pron	nised to help you de	eal with your creditors or to	ou or anyone else acting on your make payments to your creditors		perty to anyone w	ho
	Do r	not include any payn	nent or transfer that you list	ed on line 16.			
	1						
	□`	Yes. Fill in the details	S.				

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Jepto	DE I		Middle Name	Last Name	Case	Number (If known)		_	
		First Name	Middle Name	Last Name					
18	tran Incl Do	nin 2 years before you filed for sferred in the ordinary course ude both outright transfers and not include gifts and transfers No.	e of your business or nd transfers made as	financial affairs? security (such as the gra	anting of a security inte				
	Yes. Fill in the details for each gift.								
19	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)								
		No.							
		Yes. Fill in the details for each	gift.						
	art 8:				-				
20	solo Incl	hin 1 year before you filed for I, moved, or transferred? ude checking, savings, mone ses, pension funds, cooperat No.	y market, or other fin	ancial accounts; certific	ates of deposit; shares	-			
		Yes. Fill in the details.							
			Last 4 dig	its of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer		
	<u>!</u> - -	Chase	XXX		Checking Savings Money market Brokerage Other	August 2019	\$600		
21	cas	you now have, or did you hav h, or other valuables? No. Yes. Fill in the details.							
				had access to it?	Describe the cont		Do you still have it?		
22	Hav	e you stored property in a sto	orage unit or place ot	her than your home with	in 1 year before you file	d for bankruptcy?			
	=	No. Yes. Fill in the details.							
	Ц	res. Fill III the details.	Who else	has or had access to it?	Describe the cont	ents	Do you still have it?		
P	art 9	Identify Property You Hold	or Control for Someo	ne Else					
23		you hold or control any prope someone.	erty that someone els	e owns? Include any pro	perty you borrowed from	m, are storing for, or hol	d in trust		
		No.							
	=	Yes. Fill in the details.							
	Ц	res. Fill III the details.	Where is t	the property?	Describe the prop	erty	Value		

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Debtor 1 Sophia Demetrius Evans Case Number (if known)

Last Name

Pa	rt 10:	Give Details About Environmental Info	rmation					
	For the purpose of Part 10, the following definitions apply:							
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.							
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.							
		ous material means anything an envir ace, hazardous material, pollutant, co	onmental law defines as a hazardous wa ntaminant, or similar term.	ste, hazardous substance, toxic				
Rep	ort all n	otices, releases, and proceedings that	at you know about, regardless of when th	ney occurred.				
24	Has any	y governmental unit notified you that	you may be liable or potentially liable un	der or in violation of an environmental la	w?			
	No.	. Fill in the details						
	∐ Yes.	s. Fill in the details.	Governmental unit	Environmental law, if you know it	Date of notice			
25	Have ve	ou notified any governmental unit of	any release of hazardous material?					
25	_	ou notified any governmental unit of	any release of nazardous material?					
	No.	s. Fill in the details.						
			Governmental unit	Environmental law, if you know it	Date of notice			
26	Have yo	ou been a party in any judicial or adm	inistrative proceeding under any enviror	nmental law? Include settlements and ord	lers.			
	No.							
	Yes	s. Fill in the details.						
			Court or agency	Nature of the case	Status of the case			
			court or agonoy	Nature of the case	Status of the sase			
Pa	rt 11:	Give Details About Your Business or C		Nature of the case	Status of the case			
	rt 11:		onnections to Any Business					
	Within 4	4 years before you filed for bankrupto	onnections to Any Business cy, did you own a business or have any c	of the following connections to any busin				
	Within 4	4 years before you filed for bankrupto A sole proprietor or self-employed in	onnections to Any Business	of the following connections to any busin ner full-time or part-time				
	Within 4	4 years before you filed for bankrupto A sole proprietor or self-employed in	onnections to Any Business  cy, did you own a business or have any of a trade, profession, or other activity, eith	of the following connections to any busin ner full-time or part-time				
	Within 4	4 years before you filed for bankrupto A sole proprietor or self-employed in A member of a limited liability compa	onnections to Any Business  cy, did you own a business or have any c a trade, profession, or other activity, eith  ny (LLC) or limited liability partnership (l	of the following connections to any busin ner full-time or part-time				
	Within 4	4 years before you filed for bankrupto A sole proprietor or self-employed in A member of a limited liability compa A partner in a partnership	cy, did you own a business or have any of a trade, profession, or other activity, eith any (LLC) or limited liability partnership (lutive of a corporation	of the following connections to any busin ner full-time or part-time				
	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compan A partner in a partnership An officer, director, or managing exe	cy, did you own a business or have any of a trade, profession, or other activity, eith any (LLC) or limited liability partnership (lutive of a corporation or equity securities of a corporation	of the following connections to any busin ner full-time or part-time				
	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compan A partner in a partnership An officer, director, or managing execution An owner of at least 5% of the voting	onnections to Any Business  cy, did you own a business or have any of a trade, profession, or other activity, eith any (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.	of the following connections to any busin ner full-time or part-time				
	Within 4	4 years before you filed for bankruptor A sole proprietor or self-employed in A member of a limited liability compate A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the	onnections to Any Business  cy, did you own a business or have any of a trade, profession, or other activity, eith any (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankruptor A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			
27	Within 4	4 years before you filed for bankrupton A sole proprietor or self-employed in A member of a limited liability compand A partner in a partnership An officer, director, or managing exert An owner of at least 5% of the voting None of the above applies. Go to Parts. Check all that apply above and fill in the 2 years before you filed for bankrupton, creditors, or other parties.	cy, did you own a business or have any of a trade, profession, or other activity, eithing (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.  The details below for each business.	of the following connections to any busin ner full-time or part-time LLP)	ess?			

First Name

Middle Name

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Part 12:	Sign Below						
answers	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.						
<b>X</b> Is	Sophia Demetrius Evans						
	gnature of Debtor 1	Signature of Debtor 2					
Da	te 01/07/2020 MM / DD / YYYY	DateMM / DD / YYYY					
Did you	attach additional pages to Your Statement of Financial Affai	rs for Individuals Filing for Bankruptcy (Official Form 107)?					
No							
Yes							
Did you	pay or agree to pay someone who is not an attorney to help	you fill out bankruptcy forms?					
No							
Yes	. Name of person						
		Declaration, and Signature (Official Form 119).					

Fill in this in	Caso 20 nformation to identi		od 01/00/2	O Entered 01/09/20 14:31:2 6 of 71	8 Desc Main
	Cambia	Domostrius	Evens	0 0 1	
Debtor 1	Sophia First Name	Demetrius  Middle Name	Evans  Last Name	<del>_</del>	
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of <u>ILLIN</u>	NOIS_		
Case Number (If known)	г		(State)		Check if this is an amended filing
Official F	orm 108				
Stateme	nt of Intent	ion for Individuals	Filing Un	der Chapter 7	12/
If you are an in	dividual filing unde	r chapter 7, you must fill out this	form if:		
	ve claims secured b				
=		rty and the lease has not expired		matition or by the data set for the mosting of any	adita va
				petition or by the date set for the meeting of cre nd copies to the creditors and lessors you list.	editors,
				e for supplying correct information.	
Both debtors m	nust sign and date t	he form.			
Be as complete	and accurate as po	ossible. If more space is needed,	attach a separa	te sheet to this form. On the top of any addition	al pages,
write your nam	e and case number	(if known).			
Part 1:	List Your Creditors V	Tho Have Secured Claims			
For any cre     information	=	d in Part 1 of Schedule D: Credit	ors Who Have C	Claims Secured by Property (Official Form 106D	), fill in the
Identify the	creditor and the pr	operty that is collateral	What do secures	you intend to do with the property that a debt?	Did you claim the property as exempt on Schedule C?
Creditor's			Su	rrender the property	No
name:	Portfolio R	ecovery Assoc.	🗌 Re	etain the property and redeem it	— □ Yes
Description	on of 2013 Chevr	olet Equinox with over 100,000	Re	etain the property and enter into a	
property	miles	olot Equilion Will ovol 100,000	Re	eaffirmation Agreement.	
securing	debt:		☐ Re	etain the property and [explain]:	_
Creditor's			П su	rrender the property	□ No
name:				etain the property and redeem it	<u>_</u>
				etain the property and enter into a	Yes
Description	on of		<del></del>	eaffirmation Agreement.	
property securing of	debt:			etain the property and [explain]:	
occurring (	3001.		□ ····	nam me property and [explain].	-
Creditor's				rrender the property	 ∏ No
name:				etain the property and redeem it	_
				etain the property and redeem it	☐ Yes
Description	on of		<del></del>	eaffirmation Agreement.	
property securing of	deht:			etain the property and [explain]:	
3ccurring (	uovi.			and the property and texplaint.	-
Creditor's				rrender the property	 No
name:			=	etain the property and redeem it	_
				etain the property and redeem it	∐ Yes
Description	on of		_	eaffirmation Agreement.	
property securing	debt:			etain the property and [explain]:	
- Journing '	~~~.		1 1 1 1 1 1 1 1	and proporty and jospianij.	

Debtor 1

Sophia

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First Name

Part 4	
For any unexpired personal property lease that you listed in Schedule G: Execut fill in the information below. Do not list real estate leases. Unexpired leases are I	
ended. You may assume an unexpired personal property lease if the trustee does	
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No
Description of leased	☐ Yes
property:	
Lessor's name:	□ No
200001 0 1141110.	Yes
Description of leased	
property:	
Lessor's name:	□No
	Yes
Description of leased property:	
proporty.	
Lessor's name:	□No
Description of leased	□Yes
property:	
Lessor's name:	□No
Description of leased	□Yes
property:	
Lessor's name:	□No
Ecosor o name.	
Description of leased	
property:	
Lessor's name:	□ No
	Yes
Description of leased property:	
proporty.	
Part 3: Sign Below	
	operate of my codete that accurred a data and are:
Under penalty of perjury, I declare that I have indicated my intention about any propersonal property that is subject to an unexpired lease.	operty of my estate that secures a debt and any
🗶 /s/ Sophia Demetrius Evans	
Signature of Debtor 1 Signature of	Debtor 2
Date	DD / YYYY
······································	

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B2030 (Form 2030) (12/15)

## United States Bankruptcy Court

	NORTHERN DIST	RICT OF ILLINOIS EAS	STERN DIVISIO	ON	
ĺn	re				
Soj	phia Demetrius Evans / Debtor		Case No:		
			Chapter:	Chapter 7	
	DISCLOSURE OF CO	MPENSATION OF ATTO	DRNEV FOR DEF	RTOR	
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(impensation paid to me within one year before the filing of indered or to be rendered on behalf of the debtor(s) in contents.	(b), I certify that I am the att the petition in bankruptcy, o	torney for the above or agreed to be paid	re named debtor(s) and that d to me, for services	
	For legal services, I have agreed to accept	\$2,200.00			
	Prior to the filing of this statement I have received	\$2,200.00			
	Balance Due	\$0.00			
2.	The source of the compensation paid to me was:				
	Debtor(s) Other: (specify)				
3.	The source of compensation to be paid to me is:				
	Debtor(s) Other: (specify)				
4.	I have not agreed to share the above-disclosed compof my law firm.	pensation with any other per	rson unless they ar	e members and associates	
	I have agreed to share the above-disclosed compens of my law firm. A copy of the agreement, together attached.				
5.	In return for the above-disclosed fee, I have agreed to recase, including:	nder legal service for all asp	pects of the bankru	ptcy	
	<ul> <li>a. Analysis of the debtor's financial situation, and ren bankruptcy;</li> </ul>	dering advice to the debtor	in determining who	ether to file a petition in	
	b. Preparation and filing of any petition, schedules, sta	atements of affairs and plan	which may be requ	uired;	
	c. Representation of the debtor at the meeting of credit	tors, and any adjourned hear	rings thereof;		
<b>6.</b> cha	By agreement with the debtor(s), the above-disclosed fee Fee does NOT include missed meeting or court dates, an apter, judicial lien avoidances, dischargeability actions, oth	mendments to schedules, adv	versary complaints		
		CERTIFICATION			
	I certify that the foregoing is a complete payment to me for representation of the debt	statement of any agreemen		or	
	Date: 01/09/2020	/s/ Tarek Muhammad Kh	alil		
	Date	Signature of Attorney			

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Geraci Law L.L.C. Name of law firm

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Desc Main

Date: 9/19/2019 Record#: 828502 Consultation Attorney: Tarek Khalil



Retainer Agreement Chapter 7 - Pre-filing All services, and fees for work before filing

I retain Geraci Law L.L.C. to represent me in a Chapter 7 Bankruptcy until case closing on the terms below. We will start preparing your documents as soon as you sign this contract. Work before signing is no charge. The flat fee for work before filing pays for all work necessary to file this bankruptcy petition in court excludes appearance in non-bankruptcy court or proceeding; taking calls from your creditors or collectors. If we do not collect that amount before filing your case, you have no obligation to pay and we will write off any such amount. I have been offered both Chapter 7 and Chapter 13 alternatives and a Sec. 527 sheet.

Total estimated flat fee is: \$2,200.00 plus \$335.00 Filing Fee = \$2,535.00 by Debit only, no cash/checks.

INITIAL NEXT TO TH	E OPTION YOU CHOOSE:
Option 1: Pay for the	e whole case before filing:
x x	_ I will pay for all services before and after filing, before I file in Court.
,	ayment into 2 parts:  I would like to split payment for all services into two parts. Before filing I will pay at least \$1,200.00 -filing work before filing in Court, the "deal to file". That does not include the \$335 court filing fee.
Filing Fee: I war	it: x X X After you file my case, advance the \$335.00 filing fee for me.
	x I want to pay \$335 extra before filing payable to Geraci Client Trust Account.
After filing estimated	fee: \$1,000.00 plus reimbursement of court filing fee \$335.00 if we advanced it.
	\$1,335.00 is your estimated total fee for services & costs after filing.

- A. Payment Method: I will make payments by Debit \$0 today, \$ starting. I will provide all documents and pay at least my pre-filing flat fee in full within 60 days of today. After filing in court, any balance on the pre-filing fee is discharged.
- B. Payments before filing are applied first to Attorney fees, then to the \$335 filing fee that must be paid after case filing. Do NOT pay the \$335 court filing fee unless you are paying the entire attorney fee first: we will advance it for you after filing. This avoids Trust Acount issues and you having to go pay it at the Courthouse. Any amount in excess of the pre-filing Flat Fee will be applied to the Flat Fee for post-filing services first, and then to costs. All fees become our property on payment and will be deposited into our operating account. After filing Payments reimburse costs first, then fees.
- C. AFTER we file your Chapter 7 bankruptcy in Court, you owe us nothing unless you choose to reimburse us for any Court costs, and pay any of the Post-Filing Fee for services we estimated that you didn't pay before filing. Payment by you for any post-filing services is entirely voluntary. Even if you refuse or are unable to pay us for post-filing services, we will perform all flat fee non-excluded services through discharge. We will not withdraw for non-payment of flat fee services such as appearing at the first meeting of creditors and reaffirmations. We will represent you unless we ask the Court for leave to withdraw as your attorney or unless local rules do not require us to represent you, such as in an adversary proceedings.
- D. Separate agreement for post filing services and Filing Fee \$335 advance. A separate agreement may be required in order to create any obligation to pay us for services and costs after filing, or for Additional Fees. The Bankruptcy Code allows you to pay us voluntarily after filing, but we prefer a written agreement so there are no misunderstandings.
- E. Post-filing Services Excluded from Flat Fee are: missed section 341 meetings; amendments; motions including to reopen, avoid judgment liens, dismiss, for enlargement of time; contested matters such as objections to exemptions; audits; attending rule 2004 examinations; adversary proceedings and representation during Trustee asset administration, if any. We will advise if additional fees are required and you can choose to pay us, hire other attorneys, or handle those yourself.



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## Retainer Agreement Chapter 7 - Pre-filing All services, and fees for work before filing

- F. Flat Fee rather than hourly You may choose to pay for our services billed at hourly rates of \$85 \$450/hour, and pay in advance a security retainer, which may cost you more, or less than a flat fee. Flat fees are usually cheaper.
- G. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client trust account. We will refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not because we have found flat fees avoid surprises and a bill you did not expect.
- H. Pre-filing Termination. If you decide not to proceed, delay, fail to respond, pay fees, or provide all information & sign your petition, you agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund unearned fees. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection, State Bar of Wisconsin, P.O. Box 7158, Madison, WI 53707 if we fail to provide a refund of unearned advanced fees. If you dispute the amount and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days after notice of the dispute, we shall submit the dispute to binding arbitration.
- I. You agree: to fully cooperate, provide all information required, use Client Corner, not cause excessive work, and that more than one attorney or staff will work on your file. There is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". This flat fee is based on the facts you told us. If that changes, your fee may change.
- J. Exemption laws only protect a limited amount of property. File Chapter 13 to protect property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge: Creditors or others may object to a Chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts after filing including HOA dues; other debts not discharged (see Client Corner, Bankruptcy Book, or info folder).
- K. No discharge if I don't take the 2nd educational course after case filing and before my creditors' meeting to be safe.
- L. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts and assets on my bankruptcy petition as of the date I sign it. I will not transfer or dispose of lany interest in property, or tax refunds, life insurance, inheritances, or lottery winnings from prefiling tickets, without disclosing it by filing an amended schedule and having the Chapter 7 Trustee's "no asset report" following that amendment.
- M. I have been told to value all property interests at Market Value Cost of Replacement, and to disclose all interests in any property, money, claims or sources of income.

I AGREE TO READ EVERY PAGE AND EVERY LINE OF MY PETITION BEFORE I SIGN IT AND TO MAKE SURE THAT IT IS COMPLETE AND CORRECT INCLUDING VALUE AND EXTENT OF ALL PROPERTY INTERESTS AND INCOME.

Sophia Evans (Debtor)

Attorney Tarek Khalil, Geraci Law L.L.C.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sophia Demetrius Evans / Debtor Bankruptcy Docket #:

Judge:

<b>VERIFIC</b>	ATION	$\triangle E$	CDEDI:		RAAT	<b>TDIV</b>
VERIFIC	AIIUN	UF	CKEDI	IUR	IVIA	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 01/07/2020 /s/ Sophia Demetrius Evans

**Sophia Demetrius Evans** 

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

## Document Page 62 of 71 In re Sophia Demetrius Evans / Debtor

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Sophia Demetrius Eva

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 01/07/2020	/s/ Sophia Demetrius Evans	
	Sophia Demetrius Evans	_
Dated: 01/09/2020	/s/ Tarek Muhammad Khalil	
	Attorney: Tarek Muhammad Khalil	-

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Demetrius Evans Debtor 1 Sophia Case Number (if known) \_ First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? ■No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☑No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 1,000-5,000 **25,001-50,000 1-49** 18. How many creditors do **5,001-10,000** 50,001-100,000 you estimate that you 50-99 owe? 10,001-25,000 ☐ More than 100,000 **100-199** 200-999 □\$500,000,001-\$1 billion ☐ \$1,000,001-\$10 million 19. How much do you \$0-\$50,000 ■ \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets to **550,001-\$100,000** be worth? □\$10,000,000,001-\$50 billion □ \$50,000,001-\$100 million ■ \$100.001-\$500,000 ☐More than \$50 billion □ \$100.000.001-\$500 million ■ \$500,001-\$1 million \$500,000,001-\$1 billion ☐ \$1,000,001-\$10 million \$0-\$50,000 20. How much do you □ \$1,000,000,001-\$10 billion estimate your liabilities \$50,001-\$100,000 \$10,000,001-\$50 million to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion ☐ More than \$50 billion ☐ \$500.001-\$1 million ☐ \$100,000,001-\$500 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 1592, 1341, 1519, and 3571. Executed on \_ Executed on

MM / DD / YYYY

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Fill in this in	formation to iden	ntify your case:	
Debtor 1	Sophia	Demetrius	Evans
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number (If known)			<del>-</del>

### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to	o help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary correct.	and schedules filed with this declaration and that they are true and
* Daphin Commo	Signature of Debtor 2
Date : 1/1/2020	Date
e Mandang of Superior Comments	

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Sophia Demetrius Evans Case Number (if known) Debtor 1 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. 28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 1/52, /1341, 1519, and 3571. Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No . Attach the Bankruptcy Petition Preparer's Notice, Yes. Name of person \_

Declaration, and Signature (Official Form 119).

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Debtor 1

Sophia

<u> Bocument</u>

Last Name

Part 3:

Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

Date Dated:

Signature of Debtor 2

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

Record # 828502

MM / DD / YYYY

# Case 20-00678 Doc 1 Filed 01/09/20 Entered 01/09/20 14:31:28 Desc Main DiscLAIMER Lighters have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans.
The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the
bankruptcy trustee if it can't be protected, that the trustee might object if we have excess income, or change in State, Federal or Bankruptcy laws before the case
is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE ONE PETITION IS ACCIVATE!!!!

Dated:/2020	Syphul Cinns	, X Date & Sign
	Sophia Demetrius Evans	1-7-20 Suphalerm

Record # 828502

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sophia Demetrius Evans / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDE	R PENALTY OF PERJURY THAT THE FOREGOING IS TR	UE AND CORRECT.
Dated: <u>l / 7</u> /2020	Sophia Demetrius Evans	X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document

Debtor 1

Sophia

Demetrius

Evans

Lost Name

Part 3:

Sign Below

By signing here I declare under penalty of periury that the information on this statement and in any attachments is true and correct.

Sophia Demetrius Evans

Date:: \_\_\_\_/\_\_\_/2020

If you checked line 14a, do NOT fill out or file Form 122A-2.

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If you checked line 14b, fill out Form 122A-2 and file it with this form.

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Form B 201A, Notice to Consumer Debtor(s)

In re Sophia Demetrius Evans / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: <u>/ / 7 /</u> 2020	Sophia Demetrius Evans	X Date & Sign
Dated://2020	Attorney: Tarek Muhammad Khalil	